

Preparer:

Holcomb Dunbar  
PO Box 190  
Southaven MS 38671  
662 349 0464

P BK 93 PG 406

SYSTEMS - DESOTO CO. P=

MAR 18 3 28 PM '02

### CERTIFICATE OF TRUST AGREEMENT

3K 93 PG 406  
W.E. DAVIS CH. CLK.

THIS CERTIFICATE OF TRUST AGREEMENT, made as of this 7th day of March, 2002, at Southaven, Mississippi, between ALLAN MALLET and BARBARA H. MALLET of Bull Shoals, Arkansas, (hereinafter referred to as "Grantor") and ALLAN MALLET and BARBARA H. MALLET, (hereinafter referred to as "Co-Trustees").

For the purpose of evidencing of record the existence of the MALLET FAMILY TRUST DATED MARCH 27, 2001, and the power of the Trustees hereunder to hold and deal with the assets of said trust, this instrument is being executed and may be recorded pursuant to the intention of the original MALLET FAMILY TRUST DATED MARCH 27, 2001.


The undersigned Settlers and Co-Trustees, being first duly sworn on oath according to law, does hereby declare and certify the following:

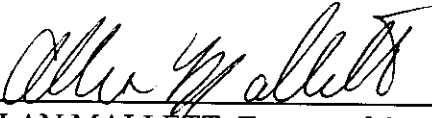
1. This Affidavit of Trust relates to the MALLET FAMILY TRUST, dated March 27, 2001 (the "Trust").
2. The name and address of the Grantors are: ALLAN MALLET and BARBARA H. MALLET of 142 Versailles Drive, Bull Shoals, AR 72619.
3. The name and address of the Co-Trustees empowered to act under the Trust at the time of the execution of this Certificate is: ALLAN MALLET and BARBARA H. MALLET, 142 Versailles Drive, Bull Shoals, AR 72619.
4. The name and address of the Successor Trustee is:  
Peoples Bank and Trust Company of Mountain Home, Arkansas  
105 East 9<sup>th</sup> Street, Mountain Home, Arkansas 72653
5. The Anticipated date of Termination of this trust shall be: Upon final distribution of all assets by the Trustee pursuant to the Trust Agreement.
6. The real property conveyed into this Trust in DeSoto County, Mississippi is described as follows:

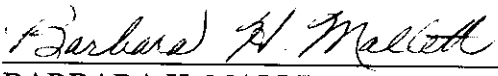
17 acres, more or less described as all of the Northeast corner of Section 24, Township 1 South, Range 10 West, DeSoto County, Mississippi lying north of the levee board land.

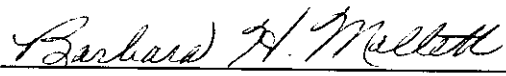
INDEXING INSTRUCTIONS: Northeast Quarter of Section 24, Township 1, South, Range 10 West, DeSoto County, Mississippi.

7. The trustee(s) are authorized by the Trust Agreement to sell, convey, pledge, mortgage, lease, manage, operate, control transfer title, divide, convert or allot the trust property, including real and personal property including but not limited to securities of all kinds, and to sell upon deferred payments, except as limited by the following (if none, so indicate): NONE
8. The undersigned hereby represents that the statements contained in this Certificate of Trust are true and correct, and that there are no other provisions in the Trust Agreement or amendments to it that limit the powers of the Trustee to sell, convey, pledge, mortgage, lease, manage, operate, control, transfer title, divide, convert, allot or sell upon deferred payments trust property, including real and personal property including but not limited to securities of all kinds.
9. This trust has not been revoked, modified, or amended in any manner which would cause the representations in this certification of trust to be incorrect. This trust is being signed by all currently acting trustess of the trust.

  
ALLAN MALLETT  
Signature of Grantor

  
ALLAN MALLETT, Trustee of the Mallett  
Family Trust dated March 27, 2001

  
BARBARA H. MALLETT  
Signature of Grantor

  
BARBARA H. MALLETT, Trustee of the  
Mallett Family Trust dated March 27, 2001

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, duly commissioned and qualified, Allan Mallett and Barbara H. Mallett, the within named Settlers, with whom I am personally acquainted, or proved to me on this basis of satisfactory evidence, and who acknowledged that they executed and delivered the foregoing instrument on the date therein mentioned and for the purposes therein contained.

Sworn to and subscribed before me this the 7 day of March, 2002.

Linda Kay White  
Notary Public

My Commission Expires: \_\_\_\_\_

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, duly commissioned and qualified, Allan Mallett and Barbara H. Mallett, the within named Co-Trustees of the Mallett Family Trust dated March 27, 2001, with whom I am personally acquainted, or proved to me on this basis of satisfactory evidence, and who acknowledged that they executed and delivered the foregoing instrument on the date therein mentioned and for the purposes therein contained, after having been duly authorized so to do.

Sworn to and subscribed before me this the 7 day of March, 2002.

Linda Kay White  
Notary Public

My Commission Expires: \_\_\_\_\_